



2021 EU-wide Transparency Exercise

Bank Name	Piraeus Financial Holdings
LEI Code	M6AD1Y1KW32H8THQ6F76
Country Code	GR

2021 EU-wide Transparency Exercise

Key Metrics

Piraeus Financial Holdings

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,133	5,927	5,110	4,064	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,942	4,739	4,193	3,229	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,133	5,927	5,110	4,664	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,942	4,739	4,193	3,829	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	7,021	6,816	5,999	5,554	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,830	5,627	5,083	4,719	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	43,579	43,097	42,391	37,390	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,411	41,908	41,474	36,556	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.07%	13.75%	12.05%	10.87%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.65%	11.31%	10.11%	8.83%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.07%	13.75%	12.05%	12.47%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.65%	11.31%	10.11%	10.48%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.11%	15.82%	14.15%	14.85%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.75%	13.43%	12.26%	12.91%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	65,350	69,267	69,362	62,150	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.38%	8.56%	7.37%	7.50%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,133	5,927	5,110	4,664	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,931	4,738	4,193	3,829	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	65,350	69,267	69,362	62,150	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	64,149	68,079	68,445	61,316	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.4%	8.6%	7.4%	7.5%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.7%	7.0%	6.1%	6.2%	[A.2]/[B.2]	

(mto EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	7,021	6,816	5,999	5,554	C 01.00 (y01c030)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,133	5,927	5,110	4,664	C 01.00 (y02c030)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,734	17,734	18,061	19,361	C 01.00 (y02c030)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-10,471	-10,985	-11,761	-13,735	C 01.00 (y13c030)	Articles 26(1) point (c), 26(2) and 34 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	161	183	173	83	C 01.00 (y18c030)	Articles 4(20), 26(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	113	115	117	119	C 01.00 (y20c030)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (y21c030)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5	5	5	5	C 01.00 (y23c030)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-5	-7	-6	C 01.00 (y25c030)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-289	-234	-232	-231	C 01.00 (y30a030) + C 01.00 (y34b030)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (c) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-3	-3	-3	C 01.00 (y37c030)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (y38c030)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (y39b030)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-120	-51	-52	-51	C 01.00 (y40c030)	Articles 4(12), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (y40c030)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	-11	C 01.00 (y40c030) + C 01.00 (y40c030) + C 01.00 (y47c030) + C 01.00 (y47c030)	Articles 4(36), 36(1) point (j) and 88 to 91 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (i) and 276(2) of CRR, Articles 36(1) point (i) (v) and 153(3) of CRR and Articles 36(1) point (i) and 153(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-11	C 01.00 (y40c030)	Articles 36(1) point (i) (v), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (y40c030)	Articles 4(27), 36(1) point (j), 43 to 46, 48 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-2,000	-1,939	-1,989	-2,062	C 01.00 (y41c030)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (y40c030)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-31	-24	-63	-116	C 01.00 (y51c030)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (y51c030)	Article 36(1) point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (y54c030)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (y55c030)	Article 36(1) point (o) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-63	C 01.00 (y52c030)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-165	-58	-58	-61	C 01.00 (y52c030)	-
	A.1.21	Transitional adjustments	1,202	1,189	917	834	CRR (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (y22c030)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (y34b030)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,202	1,189	917	834	C 01.00 (y52c030)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	600	C 01.00 (y53c030)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	600	C 01.00 (y54c030) + C 01.00 (y67c030)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (y72c030)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (y68c030) + C 01.00 (y70c030) + C 01.00 (y71a030) + C 01.00 (y70c030) + C 01.00 (y74a030) + C 01.00 (y74b030) + C 01.00 (y74c030) + C 01.00 (y74d030)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (y68c030) + C 01.00 (y68c030) + C 01.00 (y72c030)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,133	5,927	5,110	4,664	C 01.00 (y05c030)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	888	889	889	890	C 01.00 (y70a030)	Article 75 of CRR	
A.4.1	Tier 2 Capital instruments	888	889	889	890	C 01.00 (y70a030) + C 01.00 (y69c030)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (y69c030) + C 01.00 (y92c030) + C 01.00 (y69c030) + C 01.00 (y94c030) + C 01.00 (y94c030) + C 01.00 (y97c030) + C 01.00 (y97c030)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (y88c030) + C 01.00 (y95c030) + C 01.00 (y96c030)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	43,579	43,097	42,391	37,390	C 02.00 (y01c030)	Articles 93(2), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1,201	1,188	917	834	C 01.00 (y01c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.07%	13.75%	12.05%	10.87%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.07%	13.75%	12.05%	12.47%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.11%	15.82%	14.15%	14.85%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,931	4,738	4,193	3,229	[A.1+A.1.1+A.1.21+MIN(A.2+A.1.13+A.1.2+A.2.1+MIN(A.4+A.1.2.3+A.4.3),0)]	-
CET1 RATIO (%) Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.64%	11.31%	10.11%	8.83%	[B.1]/[B+6.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,191	1,188	916	834	C 05.01 (y40c030)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (y40c030)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (y40c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	1,168	1,188	916	834	C 05.01 (y40c040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Piraeus Financial Holdings

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	40,365	39,875	38,900	33,255	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	40,365	39,875	38,900	33,255	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	94	99	96	150	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	3	3	5	14	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	181	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	152	260	531	932	C 02.00 (R520, c010)
Of which the standardised approach	152	260	531	932	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,965	2,859	2,859	2,859	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,965	2,859	2,859	2,859	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	43,579	43,097	42,391	37,390	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

2021 EU-wide Transparency Exercise

P&L

Piraeus Financial Holdings

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(mn EUR)				
Interest income	1,367	1,825	459	954
Of which debt securities income	70	101	29	63
Of which loans and advances income	1,214	1,589	376	739
Interest expenses	259	339	93	181
(Of which deposits expenses)	76	92	13	24
(Of which debt securities issued expenses)	52	71	18	37
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	1
Net Fee and commission income	231	317	76	177
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	13	20	330	402
Gains or (-) losses on financial assets and liabilities held for trading, net	17	20	80	81
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-8	-5	3	6
Gains or (-) losses from hedge accounting, net	-1	-1	1	1
Exchange differences (gain or (-) loss), net	15	23	-6	2
Net other operating income /(expenses)	40	38	10	24
TOTAL OPERATING INCOME, NET	1,417	1,900	859	1,466
(Administrative expenses)	565	934	187	413
(Cash contributions to resolution funds and deposit guarantee schemes)	34	44	11	23
(Depreciation)	86	115	28	56
Modification gains or (-) losses, net	-100	-111	-14	-46
(Provisions or (-) reversal of provisions)	2	0	-2	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	-2	-3	-4
(Other provisions)	2	2	1	0
Of which pending legal issues and tax litigation ¹	0	-2	0	0
Of which restructuring ²	0	34	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	737	1,176	972	3,235
(Financial assets at fair value through other comprehensive income)	7	6	5	10
(Financial assets at amortised cost)	730	1,170	967	3,225
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	6	35	2	28
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	1	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-19	-16	-6	-7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	1	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-133	-530	-358	-2,337
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-143	-658	-404	-2,448
Profit or (-) loss after tax from discontinued operations	-7	-10	-3	-2
PROFIT OR (-) LOSS FOR THE YEAR	-150	-668	-407	-2,450
Of which attributable to owners of the parent	-148	-662	-407	-2,451

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Piraeus Financial Holdings

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	8,448				9,426				10,766				13,085				IAS 1.54 (i)	
Financial assets held for trading	747	225	523	0	860	331	529	0	1,213	655	558	0	1,221	710	511	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	193	71	0	122	197	76	0	121	201	79	0	122	269	83	0	186	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,239	1,949	248	42	2,898	2,590	274	35	3,895	3,564	309	23	2,671	2,302	346	23	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	42,980				45,330				43,222				42,588				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	78	0	78	0	85	0	85	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	13,085				12,865				12,739				15,120					
TOTAL ASSETS	67,693				71,576				72,114				75,038				IAS 1.9(a), IFRS 6	

⁽¹⁾ Portfolios, which are not GAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020							As of 31/12/2020							As of 31/03/2021							As of 30/06/2021							References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3					
		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets					
Financial assets at fair value through other comprehensive income	Debt securities	2,059	15	0	-9	-1	0	2,706	21	0	-8	-2	0	3,714	21	0	-11	-2	0	2,609	22	0	-15	-2	0	Annex V.Part 1.31, 44(b)				
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)					
Financial assets at amortised cost	Debt securities	3,937	0	0	-15	0	0	4,976	0	0	-12	0	0	4,992	0	0	-17	0	0	8,650	0	0	-20	0	0	Annex V.Part 1.31, 44(b)				
	Loans and advances	20,903	5,688	22,675	-112	-301	-9,795	21,808	6,013	22,448	-107	-289	-9,507	20,800	5,783	22,116	-112	-347	-9,994	23,548	4,386	7,793	-96	-197	-2,686	Annex V.Part 1.32, 44(a)				

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Piraeus Financial Holdings

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	495	458	478	455	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1	0	9	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	58,047	62,543	63,355	66,497	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1	1	0	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	289	345	322	351	IAS 37.10; IAS 1.54(l)
Tax liabilities	35	35	37	38	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,154	1,009	1,182	1,126	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	23	31	32	32	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	60,045	64,423	65,415	68,501	IAS 1.9(b); IG 6
TOTAL EQUITY	7,648	7,153	6,699	6,537	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	67,693	71,576	72,114	75,038	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Piraeus Financial Holdings

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		496	460	478	457	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	8,990	10,988	10,975	13,414	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	10	11	11	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,042	2,724	2,677	2,682	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,187	1,867	1,868	1,877	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	455	388	433	377	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	162	198	191	191	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,396	1,474	1,830	1,488	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	634	642	991	1,099	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,642	7,310	7,444	8,064	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,784	6,430	6,473	7,180	ECB/2013/33 Annex 2.Part 2.9.1
	Households	36,008	38,128	38,481	38,980	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,072	26,842	27,888	29,276	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,386	1,403	1,393	1,371	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		914	931	921	899	Annex V.Part 1.37
Other financial liabilities		128	128	132	119	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		58,543	63,003	63,842	66,954	

2021 EU-wide Transparency Exercise

Market Risk

Piraeus Financial Holdings

SA		IM											IM										
TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)																							
	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
Traded debt Instruments	49	145	0	0	0	0							0	0	0	0							
Of which: General risk	42	141																					
Of which: Specific risk	4	4																					
Equities	8	10	0	0	0	0							0	0	0	0							
Of which: General risk	3	4	0	0	0	0							0	0	0	0							
Of which: Specific risk	5	6	0	0	0	0							0	0	0	0							
Foreign exchange risk	86	92	0	0	0	0							0	0	0	0							
Commodities risk	8	13	0	0	0	0							0	0	0	0							
Total	152	260	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021										
Traded Debt Instruments	445	755	0	0	0	0							0	0	0	0							
Of which: General risk	441	708	0	0	0	0							0	0	0	0							
Of which: Specific risk	4	4	0	0	0	0							0	0	0	0							
Equities	6	19	0	0	0	0							0	0	0	0							
Of which: General risk	2	6	0	0	0	0							0	0	0	0							
Of which: Specific risk	4	14	0	0	0	0							0	0	0	0							
Foreign exchange risk	77	148	0	0	0	0							0	0	0	0							
Commodities risk	4	10	0	0	0	0							0	0	0	0							
Total	531	932	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(m EUR, %)							
	Central governments or central banks	17,926	18,616	5,594	22,023	22,726	5,469	
	Regional governments or local authorities	85	85	18	83	85	17	
	Public sector entities	838	1,627	485	838	1,984	830	
	Multilateral Development Banks	29	117	0	29	156	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1,528	1,407	166	1,694	1,506	237	
	Corporates	11,085	8,029	7,740	11,437	8,991	7,333	
	of which: SME	2,137	1,132	955	3,600	2,139	1,752	
	Retail	6,945	2,147	2,089	6,862	2,029	2,086	
	of which: SME	4,084	1,527	870	4,203	1,467	850	
	Secured by mortgages on immovable property	13,620	13,030	5,946	13,172	12,532	5,500	
	of which: SME	4,745	4,452	1,853	5,352	5,140	2,201	
	Exposures in default	23,016	11,616	12,357	22,969	11,691	12,490	10,429
	Items associated with particularly high risk	251	193	290	238	194	277	
	Covered bonds	89	89	45	27	27	13	
	Polices on institutions and corporates with a < 1T credit assessment	57	57	0	0	0	0	
	Collective Investments undertakings (CIU)	57	57	0	62	62	62	
	Equity	485	485	604	489	489	588	
	Other exposures	6,719	6,703	5,259	6,664	6,664	5,211	
	Standardised Total ⁴	86,581	66,133	40,459	11,236	90,545	39,974	11,003

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽⁴⁾ Standardised Total does not include the Counterparty credit risk in the assets side in the 2020 exercise.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GREECE	(m EUR, %)							
	Central governments or central banks	16,560	17,250	5,489	20,111	20,789	5,374	
	Regional governments or local authorities	95	95	18	83	85	17	
	Public sector entities	838	1,627	485	838	1,984	830	
	Multilateral Development Banks	29	117	0	29	156	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	12,823	7,033	5,941	13,128	6,675	5,404	
	Corporates	2,076	1,093	924	3,352	2,091	1,715	
	of which: SME	1,115	2,068	6,082	2,996	1,985	1,985	
	Retail	4,057	1,363	899	4,175	1,469	838	
	of which: SME	12,375	12,796	5,739	12,943	12,311	5,482	
	Secured by mortgages on immovable property	4,057	1,363	899	4,175	1,469	838	
	of which: SME	20,863	10,453	11,022	20,873	10,602	11,266	9,443
	Exposures in default	251	193	290	238	194	277	
	Items associated with particularly high risk	89	89	45	27	27	13	
	Covered bonds	57	57	0	0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	57	57	0	62	62	62	
	Collective Investments undertakings (CIU)	485	485	604	489	489	588	
	Equity	485	485	604	489	489	588	
	Other exposures	6,703	6,703	5,243	6,665	6,665	5,198	
	Standardised Total ⁴				10,277			10,002

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽⁴⁾ Standardised Total does not include the Counterparty credit risk in the assets side in the 2020 exercise.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	(m EUR, %)							
	Central governments or central banks	1,189	1,189	0	1,625	1,625	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	12	11	3	10	10	4	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	2	2	1	2	2	1	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	4	2	2	4	2	2	1
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴				2			2

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽⁴⁾ Standardised Total does not include the Counterparty credit risk in the assets side in the 2020 exercise.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Other Countries	(m EUR, %)							
	Central governments or central banks	78	78	16	225	225	33	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	29	29	0	29	156	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	256	218	47	373	261	42	
	Corporates	513	353	346	515	358	350	
	of which: SME	38	38	30	38	38	29	
	Retail	44	23	15	43	14	14	
	of which: SME	127	186	9	17	16	9	
	Secured by mortgages on immovable property	53	53	21	58	57	24	
	of which: SME	14	12	6	18	16	9	
	Exposures in default	751	463	474	730	346	367	383
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴				291			383

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽⁴⁾ Standardised Total does not include the Counterparty credit risk in the assets side in the 2020 exercise.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(m EUR, %)							
	Central governments or central banks	38	38	0	30	30	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	721	647	10	646	731	27	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	2	1	1	2	1	1	
	of which: SME	10	10	4	9	9	4	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴				2			2

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽³⁾ Total value adjustments and provisions are reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effect).⁽⁴⁾ Standardised Total does not include the Counterparty credit risk in the assets side in the 2020 exercise.

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions over country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions over country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions over country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	22,841	23,924	5,181		27,537	28,352	4,946	
	Regional governments or local authorities	89	82	16		84	78	16	
	Public sector entities	837	2,137	829		839	2,123	832	
	Multilateral Development Banks	29	391	0		29	307	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,936	1,841	2,516		2,516	2,458	476	
	Corporates	17,644	9,331	7,355		17,075	8,551	7,394	
	of which: SME	5,656	2,863	2,165		4,902	1,860	1,540	
	Retail	4,674	2,466	1,659		4,902	2,419	1,591	
	of which: SME	2,120	1,002	577		2,299	971	555	
	Secured by mortgages on immovable property	12,137	11,656	5,133		11,647	10,855	4,744	
	of which: SME	5,055	4,465	2,000		4,941	4,359	1,864	
	Exposures in default	22,846	11,466	12,243	10,517	16,422	7,298	7,846	6,123
	Items associated with particularly high risk	229	177	265		188	159	225	
	Covered bonds	26	26	13		26	26	13	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	66	66	66		61	61	57	
	Equity	477	477	573		337	337	417	
	Other exposures	6,238	6,238	4,181		6,325	6,325	4,188	
	Standardised Total ³	90,463	65,517	36,995	11,113	86,499	69,496	33,405	8,577

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GREECE	Central governments or central banks	21,591	22,252	5,135		24,789	25,312	4,619	
	Regional governments or local authorities	89	82	16		84	78	16	
	Public sector entities	837	2,137	829		839	2,123	832	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	228	277	104		207	241	176	
	Corporates	15,263	7,260	5,869		14,807	6,311	5,360	
	of which: SME	5,603	2,632	2,125		4,851	1,810	1,302	
	Retail	4,808	2,422	1,634		4,724	2,376	1,614	
	of which: SME	2,292	960	560		2,261	941	537	
	Secured by mortgages on immovable property	12,113	11,467	5,044		11,436	10,656	4,653	
	of which: SME	5,006	4,439	1,979		4,779	4,344	1,837	
	Exposures in default	20,779	10,418	11,046	9,511	14,636	6,360	6,636	7,262
	Items associated with particularly high risk	229	177	265		181	150	225	
	Covered bonds	26	26	13		26	26	13	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	66	66	66		61	61	57	
	Equity	477	477	573		338	338	417	
	Other exposures	6,221	6,221	4,166		6,320	6,320	4,166	
	Standardised Total ³				10,093				7,718

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	1,046	1,046	0		2,476	2,476	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	13	6		20	20	7	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	2	2	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				2				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Other Countries	Central governments or central banks	109	109	45		149	149	27	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	29	191	0		29	307	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	388	290	62		384	309	82	
	Corporates	511	352	345		726	416	405	
	of which: SME	32	32	24		46	47	35	
	Retail	30	26	16		58	32	20	
	of which: SME	30	18	10		55	25	14	
	Secured by mortgages on immovable property	52	51	22		49	46	21	
	of which: SME	35	16	8		16	16	8	
	Exposures in default	681	328	344	353	555	288	302	267
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				356				271

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	953	943	60		1,521	1,489	79	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	2	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				2				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction measures, but includes general credit risk adjustments

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction measures, but includes general credit risk adjustments

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Piraeus Financial Holdings

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
	IRB Total ²			0					0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Piraeus Financial Holdings

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
	IRB Total ²			0					0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

[illegible]

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Finland														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	France														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Germany	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Greece	464 449 1,573 66 110 1,945 2,987	464 449 1,573 66 110 1,945 2,987	29 44 0 3 16 57 187	0 0 0 0 0 0 0	424 404 18 57 16 211 709	11 1 1,554 5 78 1,676 2,091	0 404 0 0 221 211 0	183 0 0 0 1,000 2,000 0	0 0 0 0 0 0 0	5 0 473 0 0 0 0	3 3 2 0 0 0 0	0 0 1 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hungary	7,593	7,593	337	0	1,839	5,417	433	3,183	8	478	8	1	27	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Ireland														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Italy	0 47 78 21 1,118 345 16	0 47 78 21 1,118 345 16	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 331 112 0	0 47 78 21 786 233 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latvia	1,625	1,625	0	0	460	1,166	0	0	0	0	0	0	0	

[illegible]

[illegible]

(min EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
												Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	
1 0 - 3M f	Japan													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	U.S.													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	China													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Switzerland													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Other advanced economies non EEA													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Other Central and eastern Europe countries non EEA													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Middle East													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Latin America and the Caribbean													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Piraeus Financial Holdings

As of 31/12/2020

		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
(min EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	6 11 0 0 0 2 0 0	6 11 0 0 0 2 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	6 11 0 0 0 2 0 0	0 0 0 0 0 2 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
		19	19	0	0	17	2	0	0	0	0	0	0	19

Notes and definitions

- Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.
- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise
- Regions:**
- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

[illegible]

[illegible]

[illegible]

[illegible]

(min EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
												Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	
1 0 - 3M f	Japan													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	U.S.													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	China													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Switzerland													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Other advanced economies non EEA													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Other Central and eastern Europe countries non EEA													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Middle East													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
1 0 - 3M f	Latin America and the Caribbean													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Piraeus Financial Holdings

As of 30/06/2021

(mln EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	2 11 6 0 2 0 0	2 11 6 0 2 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	2 11 6 0 2 0 0	0 0 0 0 2 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
			21	21	0	0	19	2	0	0	0	0	0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
Piraeus Financial Holdings

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures			Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹				On performing exposures ²	On non-performing exposures ²				Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²				
		Of which: defaulted	Of which Stage 3					Of which Stage 3				Of which: defaulted	Of which Stage 3				Of which Stage 3			
(mln EUR)																				
Cash balances at central banks and other demand deposits	7,663	0	0	0	0	0	0	0	0	0	8,645	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,025	0	0	0	0	25	0	0	0	0	7,717	0	0	0	22	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,724	0	0	0	0	19	0	0	0	0	7,399	0	0	0	15	0	0	0	0	0
Credit institutions	92	0	0	0	0	2	0	0	0	0	101	0	0	0	3	0	0	0	0	0
Other financial corporations	201	0	0	0	0	4	0	0	0	0	203	0	0	0	4	0	0	0	0	0
Non-financial corporations	8	0	0	0	0	0	0	0	0	0	13	0	0	0	1	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	49,347	928	22,712	21,957	22,675	413	9,827	9,795	11,646	50,351	671	22,487	21,835	22,448	397	9,539	9,507	11,692	11,692	11,692
Central banks	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	192	4	11	11	11	2	4	4	4	1,715	0	11	11	11	1	4	4	4	4	4
Credit institutions	764	0	0	0	0	0	0	0	0	735	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,770	0	1,130	1,128	1,120	6	428	418	283	1,745	1	1,040	1,039	1,030	8	369	359	269	269	269
Non-financial corporations	25,781	643	11,647	11,457	11,620	214	5,154	5,133	6,297	25,596	412	11,404	11,262	11,376	221	4,937	4,916	6,253	6,253	6,253
of which: small and medium-sized enterprises at amortised cost	13,740	256	8,758	8,587	8,758	102	4,011	4,011	4,627	16,533	292	9,355	9,216	9,355	131	4,121	4,121	5,069	5,069	5,069
of which: Loans collateralised by commercial immovable property at amortised cost	11,919	377	7,270	7,095	7,270	96	2,577	2,577	4,613	11,534	219	6,976	6,848	6,976	99	2,373	2,373	4,519	4,519	4,519
Households	20,840	281	9,924	9,361	9,923	191	4,240	4,240	5,062	20,561	258	10,031	9,522	10,031	166	4,228	4,228	5,165	5,165	5,165
of which: Loans collateralised by residential immovable property at amortised cost	14,077	192	6,394	5,980	6,394	57	2,014	2,014	4,049	13,950	176	6,482	6,100	6,482	53	2,000	2,000	4,142	4,142	4,142
of which: Credit for consumption at amortised cost	4,156	70	2,105	2,002	2,105	118	1,447	1,447	462	4,038	57	2,139	2,056	2,139	96	1,460	1,460	475	475	475
DEBT INSTRUMENTS other than HFT	63,035	928	22,712	21,957	22,675	438	9,827	9,795	11,646	66,713	671	22,487	21,835	22,448	418	9,539	9,507	11,692	11,692	11,692
OFF-BALANCE SHEET EXPOSURES	9,047		362	351	362	20	99	99	184	9,285		388	377	388	18	99	99	203	203	203

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
Piraeus Financial Holdings

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	10,068	0	0	0	0	0	0	0	0	0	12,394	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,741	0	0	0	0	30	0	0	0	0	11,295	0	0	0	0	38	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,383	0	0	0	0	21	0	0	0	0	10,823	0	0	0	0	24	0	0	0	0
Credit institutions	121	0	0	0	0	4	0	0	0	0	206	0	0	0	0	8	0	0	0	0
Other financial corporations	205	0	0	0	0	4	0	0	0	0	207	0	0	0	0	4	0	0	0	0
Non-financial corporations	32	0	0	0	0	1	0	0	0	0	59	0	0	0	0	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)	48,782	761	22,155	22,155	22,116	459	10,025	9,994	11,021	37,570	448	9,008	9,008	7,793	317	3,183	2,686	5,294		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	336	0	12	12	12	2	5	5	5	242	0	5	5	5	1	0	0	5		
Credit institutions	811	0	0	0	0	0	0	0	0	809	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,565	2	897	897	886	8	345	335	251	3,937	1	689	689	665	6	222	204	359		
Non-financial corporations	25,672	487	11,166	11,166	11,137	214	5,026	5,004	5,935	20,825	264	6,138	6,138	5,395	176	2,213	1,881	3,748		
of which: small and medium-sized enterprises at amortised cost	16,193	481	8,996	8,996	8,996	127	4,142	4,142	4,721	11,383	216	4,470	4,470	3,805	107	1,605	1,316	2,737		
of which: Loans collateralised by commercial immovable property at amortised cost	11,489	262	7,016	7,016	7,016	96	2,529	2,529	4,411	8,089	146	3,727	3,727	3,264	78	988	820	2,667		
Households	20,398	272	10,081	10,081	10,081	236	4,649	4,649	4,830	11,758	183	2,175	2,175	1,727	134	747	601	1,182		
of which: Loans collateralised by residential immovable property at amortised cost	13,545	129	6,319	6,319	6,319	122	2,249	2,249	3,777	7,520	97	991	991	753	37	155	109	775		
of which: Credit for consumption at amortised cost	4,005	71	2,179	2,179	2,179	95	1,511	1,511	461	2,458	31	699	699	570	74	433	372	154		
DEBT INSTRUMENTS other than HFT	67,591	761	22,155	22,155	22,116	489	10,025	9,994	11,021	61,259	448	9,008	9,008	7,793	355	3,183	2,686	5,294		
OFF-BALANCE SHEET EXPOSURES	9,270		339	339	339	20	95	95	187	9,707		356	356		19	93	93	170		

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

Piraeus Financial Holdings

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	9,056	6,234	1,674	1,548	6,420	4,006	8,537	5,887	1,525	1,403	6,055	3,792
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	851	834	205	203	262	247	827	808	195	194	238	220
Non-financial corporations	4,145	3,332	1,085	1,037	2,942	2,226	3,769	2,962	958	904	2,690	1,987
of which: small and medium-sized enterprises at amortised cost	2,402	1,891	553	516	1,800		2,710	2,115	649	605	1,987	
Households	4,060	2,068	384	308	3,216	1,533	3,941	2,117	372	305	3,127	1,585
DEBT INSTRUMENTS other than HFT	9,056	6,234	1,674	1,548	6,420		8,537	5,887	1,525	1,403	6,055	
Loan commitments given	33	14	1	0	24	10	31	14	1	0	23	10
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	2,722						2,650					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	2,447						2,175					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Piraeus Financial Holdings

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,048	5,669	1,643	1,471	5,616	3,633	5,762	3,964	989	905	4,326	2,778
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	734	732	222	222	218	216	601	598	151	151	344	342
Non-financial corporations	3,652	2,876	904	853	2,630	1,957	3,177	2,477	668	633	2,386	1,765
of which: small and medium-sized enterprises at amortised cost	2,426	1,864	480	440	1,880		2,055	1,565	302	275	1,684	
Households	3,661	2,061	518	396	2,768	1,460	1,985	889	170	121	1,596	671
DEBT INSTRUMENTS other than HFT	8,048	5,669	1,643	1,471	5,616		5,762	3,964	989	905	4,326	
Loan commitments given	19	2	1	0	12	0	54	3	1	0	48	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	2,072						1,518					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	2,879						2,048					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Piraeus Financial Holdings

(mn EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
			of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	576	292	290	576	143	0	586	260	257	586	120	0	588	262	262	588	129	0	471	170	170	471	77	0
B Mining and quarrying	75	40	39	75	18	0	73	40	40	73	18	0	73	40	40	73	20	0	46	14	14	46	6	0
C Manufacturing	5,499	2,536	2,519	5,499	1,139	0	5,354	2,424	2,407	5,354	1,033	0	5,401	2,428	2,428	5,401	1,094	0	4,121	1,313	1,313	4,121	435	0
D Electricity, gas, steam and air conditioning supply	1,827	70	69	1,827	55	0	1,798	138	137	1,798	99	0	1,817	64	64	1,817	44	0	1,719	54	54	1,719	29	0
E Water supply	51	18	18	51	8	0	57	17	17	57	8	0	57	17	17	57	7	0	47	8	8	47	4	0
F Construction	2,784	1,793	1,770	2,757	886	21	2,695	1,751	1,728	2,667	788	21	2,524	1,732	1,732	2,496	833	21	1,875	669	669	1,875	248	0
G Wholesale and retail trade	4,660	2,414	2,386	4,659	1,294	0	4,643	2,368	2,350	4,643	1,257	0	4,752	2,338	2,338	4,752	1,329	0	3,294	950	950	3,294	479	0
H Transport and storage	3,361	1,188	1,164	3,361	380	0	3,415	1,103	1,100	3,415	433	0	3,336	1,152	1,152	3,336	446	0	3,559	952	952	3,559	340	0
I Accommodation and food service activities	2,874	981	921	2,831	238	0	2,939	1,019	976	2,896	230	0	3,022	1,055	1,055	2,978	207	0	2,724	678	678	2,681	89	0
J Information and communication	417	202	197	417	132	0	446	201	195	446	129	0	406	162	162	406	113	0	331	80	80	331	59	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1,755	1,136	1,096	1,755	460	0	1,730	1,126	1,105	1,730	460	0	1,656	1,055	1,055	1,656	466	0	1,321	711	711	1,321	278	0
M Professional, scientific and technical activities	319	215	213	319	132	0	333	205	201	333	122	0	369	227	227	369	144	0	289	135	135	289	84	0
N Administrative and support service activities	497	101	101	497	64	0	507	133	132	507	73	0	479	102	102	479	68	0	419	38	38	419	20	0
O Public administration and defence, compulsory social security	5	2	2	5	2	0	6	2	2	6	1	0	6	2	2	6	2	0	7	1	1	7	1	0
P Education	81	41	35	81	17	0	75	34	34	75	16	0	76	34	34	76	16	0	58	17	17	58	6	0
Q Human health services and social work activities	423	216	215	423	117	0	440	226	225	440	115	0	438	231	231	438	120	0	450	181	181	450	100	0
R Arts, entertainment and recreation	229	167	167	229	145	0	164	102	101	164	81	0	165	102	102	165	82	0	139	76	76	139	68	0
S Other services	347	255	255	347	197	0	333	256	255	333	187	0	197	161	161	197	98	0	120	91	91	120	66	0
Loans and advances	25,781	11,647	11,457	25,721	5,347	21	25,206	11,404	11,262	25,224	5,137	21	25,872	11,166	11,166	25,800	5,218	22	20,825	6,138	6,138	20,781	2,388	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Piraeus Financial Holdings

(m EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	49,347	26,634	928	22,712	5,698	50,351	27,864	671	22,487	5,337	48,782	26,627	761	22,155	4,636	37,570	28,562	448	9,008	3,235
Of which secured	43,385	22,887	884	20,498	5,360	44,570	24,455	642	20,115	4,894	43,172	23,157	700	20,615	4,365	33,132	25,150	430	7,982	3,125
Of which secured with immovable property	29,599	13,574	615	16,025	3,937	29,022	13,199	439	15,823	3,514	28,703	12,888	432	15,815	3,339	17,737	12,188	267	5,549	2,248
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,948	2,594		1,353	463	4,110	2,741		1,368	418	3,967	2,598		1,369	449	3,128	2,606		522	296
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,958	2,096		1,862	544	3,967	2,001		1,966	543	3,946	1,967		1,979	501	2,360	1,656		704	361
Of which instruments with LTV higher than 100%	15,607	4,290		11,317	2,352	15,067	4,041		11,026	2,052	14,822	3,933		10,899	1,941	7,038	3,473		3,565	1,288
Accumulated impairment for secured assets	8,315	293	25	8,022	1,281	7,978	288	17	7,690	1,183	8,712	358	18	8,354	1,112	2,622	230	12	2,392	654
Collateral																				
Of which value capped at the value of exposure	26,903	16,921	672	9,982	3,095	27,824	17,978	469	9,846	2,850	25,645	16,359	430	9,287	2,569	20,377	16,144	278	4,233	1,999
Of which immovable property	20,303	11,601	518	8,702	2,459	20,148	11,285	376	8,863	2,387	19,360	10,979	356	8,381	2,164	13,640	10,350	224	3,290	1,476
Of which value above the cap	2,401	88	11	2,313	528	1,998	74	4	1,924	379	2,456	128	5	2,327	361	760	73	4	688	256
Of which immovable property	1,570	25	2	1,545	287	1,436	24	2	1,412	221	1,970	78	4	1,892	244	439	30	2	409	151
Financial guarantees received	5,337	3,673	163	1,664	533	6,054	4,208	137	1,846	523	6,108	4,374	139	1,733	399	7,820	6,759	112	1,061	309
Accumulated partial write-off	-3,659	-292	-12	-3,367	-533	-4,105	-280	-4	-3,825	-449	-4,115	-283	-8	-3,832	-575	-2,900	-233	-7	-2,867	-374

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Piraeus Financial Holdings

Notes	(in EUR)	As of 30/09/2020															As of 31/12/2020																		
		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be converted	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be converted	Gross carrying amount
		Performing			Non-performing			Performing			Non-performing			Performing			Non-performing			Performing			Non-performing												
		Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment (Stage 2)	Of which: referred to state that are not past due >= 90 days				
		Public guarantee in the context of the COVID-19 crisis															Inflows to non-performing exposures	Public guarantee in the context of the COVID-19 crisis															Inflows to non-performing exposures		
Loans and advances subject to active BA-conpliance	5,028	2,462	529	859	575	473	509	62	33	20	26	39	45	56	8	24	1,062	622	10	453	141	115	139	31	7	2	6	24	13	22	0	24			
of which: Retail	851	504	224	271	147	145	146	23	9	6	9	14	13	14	0	7	44	36	10	17	8	7	8	2	1	1	1	1	1	0	1				
of which: Collateralised by residential immovable property	589	396	187	219	134	109	112	15	6	5	6	9	10	9	0	6	28	20	1	4	9	6	4	5	1	0	0	0	0	0	0	1			
of which: Non-financial corporations	2,987	1,959	385	579	409	333	363	60	24	12	20	44	52	42	0	17	1,059	685	80	436	132	108	130	29	6	1	5	23	13	22	0	23			
of which: Small and Medium sized Enterprises	1,698	913	194	320	276	221	220	15	17	11	15	38	31	35	0	17	539	475	46	314	68	66	68	16	3	0	3	13	13	13	0	1			
of which: Collateralised by commercial immovable property	1,481	1,140	214	389	361	273	282	52	14	9	11	38	28	27	0	14	720	608	52	388	112	90	112	16	3	0	3	13	4	13	0	20			

(in EUR)	Gross carrying amount	As at 30/09/2020														Maximum amount of the impairment that can be recognized	Gross carrying amount	As at 31/12/2020														Maximum amount of the impairment that can be recognized	Gross carrying amount																																																																																																																					
		Performing						Non-performing						Performing						Non-performing																																																																																																																																		
		Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)			Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures			Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: exposures with significant impairment (Stage 2)	Of which: exposures with significant impairment but not credit-impaired (Stage 2)	Of which: exposures with Reference measures

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2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Pireaus Financial Holdings

(mln EUR)	As of 31/03/2021															As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount		
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures							
Loans and advances subject to active EBA-compliant moratoria	1,075	947	111	461	108	118	112	24	28	15	26	4	3	4	0	12	576	468	28	287	101	73	65	14	6	4	7	6	1	6	0	0
Of which: Households	93	76	20	47	37	35	16	5	2	1	2	3	3	0	1	24	23	4	14	1	1	1	0	0	0	0	0	0	0	0	0	0
Of which: Collateralised by residential immovable property	47	35	15	24	12	10	11	3	1	1	2	1	2	0	1	17	16	3	9	1	0	0	0	0	0	0	0	0	0	0	0	0
Of which: Non-financial corporations	982	871	111	434	111	95	96	19	18	14	18	1	0	1	0	11	546	446	28	274	99	72	65	13	7	4	7	6	0	6	0	0
Of which: Small and Medium-sized Enterprises	513	444	30	284	69	53	69	6	7	4	7	1	0	1	0	11	421	382	25	239	58	59	58	7	6	4	6	1	0	1	0	0
Of which: Collateralised by commercial immovable property	714	618	30	345	96	80	81	9	8	4	8	1	0	0	0	11	518	421	28	268	97	71	62	13	7	4	7	5	0	5	0	0

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing		Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: instruments with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Of which: instruments with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures													
Loans and advances with signed EBA-compliant moratoria	1,063	3,654	1,035	3,080	1,349	1,083	1,147	312	95	58	90	217	171	189	0	389	4,806	3,679	976	1,819	1,129	867	858	176	61	29	58	115	87	73	0	179		
of which: Households	2,423	1,796	695	1,272	626	563	580	167	69	48	67	98	85	84	0	581	2,817	1,539	589	1,050	478	390	365	91	33	24	32	58	43	29	0	135		
of which: Collateralised by residential immovable property	1,917	1,449	589	1,037	471	428	433	110	45	36	49	65	38	39	0	515	1,980	1,239	485	857	321	272	284	43	16	13	36	26	21	21	0	88		
of which: Non-financial corporations	1,581	1,859	340	818	723	520	587	146	26	13	23	110	85	96	0	99	2,796	2,140	387	879	695	476	442	85	26	15	26	57	45	24	0	44		
of which: Small and Medium-sized Enterprises	1,827	1,285	313	732	622	468	510	136	23	10	20	114	85	91	0	92	1,734	1,385	380	722	549	387	337	74	17	7	16	17	45	24	0	44		
of which: Collateralised by commercial immovable property	1,210	1,074	222	887	626	462	598	121	17	9	12	104	75	84	0	96	1,727	1,284	290	681	523	400	382	58	14	6	12	44	38	22	0	39		

(mln EUR)	As of 31/03/2021																			As of 30/06/2021																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures															
Directly originated loans and advances subject to public guarantee schemes	1,370	1,355	0	87	15	0	15	3	3	0	1	0	0	0	1,086	3	1,462	1,444	0	155	16	0	16	2	2	0	0	0	0	1,169	0							
Of which: Households	50	50		0			0	0		0					0	48	48		0				0	0						0								
Of which: Collateralised by residential immovable property	0	0		0			0	0		0					0	0	0		0				0	0						0								
Of which: Non-financial corporations	1,320	1,305	0	87	15	0	15	2	2	0	1	0	0	0	1,086	3	1,412	1,386	0	149	16	0	16	2	2	0	0	0	0	1,130	0							
Of which: Small and Medium-sized Enterprises	782	777		15			1	1		0					3	864	847		16				2	2						0								
Of which: Collateralised by commercial immovable property	77	87		10			0	0		0					1	105	95		14				0	0						0								